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Religious but not Ethical: The Effects of Extrinsic Religiosity, Ethnocentrism and Self-Righteousness on Consumers' Ethical Judgments

Abstract

The current research investigates how religiosity can influence unethicity in a consumption context. In particular, considering the link between extrinsic religious orientations and unethicity, this research clarifies *why* and *when* extrinsic religiosity leads to unethical decisions. Across two studies, findings show that ethnocentrism is both a mediator (Study 1) and a moderator (Studies 1 and 2) of the effects of extrinsic religiosity on consumers' ethical judgments. This is because extrinsic religiosity leads to ethnocentrism, and in-group loyalty manifested through ethnocentrism increases support for unethical consumer actions, thus establishing ethnocentrism as a mediator. At the same time, different levels of ethnocentrism can also influence how extrinsic religiosity leads to supporting unethical consumption via self-righteousness, thus establishing ethnocentrism as a moderator. The findings from this research have significant implications for diverse stakeholders who have an interest in religiosity and consumer behavior.

Keywords: Consumer Ethics, Religiosity, Extrinsic Religiosity, Ethnocentrism

Introduction

The debate on the relationship between religiosity and ethics is a long standing one. Despite considerable research in this area (see Gensler 2016; Oviedo 2016 for a review), the academic debates still continue (e.g., see the exchange discussion between Galen 2012 who claims that the proposed link between religiosity and pro-sociality is a fallacy and Myers 2012 who supports a positive relationship between religiosity and pro-sociality). In the United States, the practical implications of the role of religiosity in ethics and pro-social behavior has escalated since the election of President Donald Trump in 2016. In the recent past, certain conservative religious groups denounced President Trump's immigration policies that separated families and labelled these policies as immoral and unethical (Goodstein 2018). In contrast, other religious groups failed to condemn family separation at the US-Mexico border (Boorstein and Zauzmer 2018). These contradictory positions held by different religious groups and individuals highlight the practical relevance of the research on the relationship between religiosity and morality. Do all types of religiosity truly make individuals more moral? When and why religiosity may lead to unethicity? The present research seeks to address these questions and contribute to the debate on the relationship between religiosity and morality.

In answering these questions, this research provides several theoretical, methodological and practical contributions. First, this research links extrinsic religiosity (i.e., religiosity motivated by personal and social benefits; Allport and Ross 1967) and (un)ethicality in a consumption context through ethnocentrism and self-righteousness using the theoretical prism of social identity theory. This is significant because social identity theory has not been used before to explain the relationship between extrinsic religiosity and consumer ethics. Second, with the exception of very few studies (e.g., Chowdhury 2018a; Schneider et al. 2011), prior studies on religiosity and ethics have neglected the role of moderating and mediating variables which can provide a more detailed view of the impact of religiosity on ethics. Specifically, the

current study identifies both mediating and moderating effects of ethnocentrism in regard to the relationship between extrinsic religiosity and consumers' ethical judgments. Ethnocentrism refers to ethnic group self-centeredness and self-importance (Bizumic 2019). Extrinsic religiosity is positively related to ethnocentrism (Batson et al. 1993), and since ethnocentrism manifested through in-group loyalty leads to support for unethical consumer actions (Chowdhury 2019), ethnocentrism is considered as a mediator of the effects of extrinsic religiosity on consumer ethics. Furthermore, since high ethnocentrism is generated by factors other than extrinsic religiosity (see Bizumic 2019 on the various causes of ethnocentrism), it may further magnify the negative effects of extrinsic religiosity on consumer ethics; thus, ethnocentrism is also considered as a moderator of the effects of extrinsic religiosity on consumer ethics. In this regard, both ethnocentrism and extrinsic religiosity are conceptually related to self-righteousness (Davis et al. 2016; Falbo and Sheppard 1986). Hence, *self-righteousness* is identified as a mediator of the interaction effects of ethnocentrism and extrinsic religiosity on consumer ethics.

Third, studies on religious orientations and ethics, particularly in a consumption context, have predominantly used cross-sectional, correlation techniques such as surveys (e.g. Arli and Pekerti 2016; Arli and Pekerti 2017; Arli and Tjiptono 2014; Chowdhury 2018a; Chowdhury 2018b; Vitell et al. 2005; Vitell et al. 2007). The current study utilizes both survey and experimental methods to investigate the relationship between extrinsic religiosity and consumer ethics. In particular, an experimental approach can provide internal validity and establish causal relationships between independent and dependent variables (Kardes and Herr 2019).

Finally, the study context is consumer ethics, which continues to have significant practical implications. Unethical consumer behavior has severe negative economic consequence; for instance, shoplifting and related fraud caused an estimated \$47 billion losses

to the US economy in 2018 (McCue 2019). Prices are generally increased to account for the costs associated with such unethical consumer behavior. Hence, all consumers pay for the actions of unethical consumers. Understanding the key drivers of unethical consumer behavior can help decrease the prevalence of such negative actions. Although there has been considerable research on consumer ethics, there is still a need to clarify the relationship between religiosity, particularly extrinsic religiosity, and consumer ethics. In a 2015 review of the research on consumer ethics, Vitell (2015, p. 770) noted that extrinsic religiosity “may sometimes lead to unethical, rather than ethical, behavior” and that the relationship between extrinsic religiosity and consumer ethics may be “perhaps even a negative one.” Hence, extrinsic religiosity is a possible antecedent of consumer unethicality that warrants further investigation. Identifying *why* and *when* extrinsic religiosity leads to unethical consumer judgments is thus an important endeavor.

Literature Review and Hypotheses Development

Religiosity and Ethics: The Role of Intrinsic versus Extrinsic Religiosity

As noted above, decades of studies on religiosity and ethics have demonstrated mixed results. Some of the previous studies have found that religiosity leads to less delinquency (Johnson et al. 2001), less likelihood of marital infidelity (Tuttle and Davis 2015), and desistance from drug use (Chu 2007). Religiosity has also been shown to motivate pro-social behaviors such as volunteerism (Paxton et al. 2014) and charity donations (Ranganathan and Henley 2008). Collectively, these studies conclude that religiosity is essentially concerned with ethical issues and atheists lack the moral motivation associated with religiosity, consequentially atheists are less virtuous. However, other studies have indicated that atheists and agnostics are not different from individuals with high religiosity in terms of rates of offending (Schroeder et al. 2018). Religiosity has also been shown to be generally unrelated to blood donation (Gillum

and Masters 2010), a prototypical altruistic behavior. Thus, some of the prior research suggests that religiosity does not necessarily lead to ethical attitudes and behaviors.

The religious orientation of individuals (Allport and Ross 1967) has been identified as a key variable that determines whether religiosity has positive or negative implications in relation to ethical issues. Allport (1966) and Allport and Ross (1967) proposed that religious orientations can be categorized into two types: intrinsic religiosity and extrinsic religiosity. The contrast between these orientations is succinctly captured in the following statement of Allport and Ross (1967, p. 434), “the extrinsically motivated person uses his religion whereas the intrinsically motivated lives his religion.” Extrinsic religious orientation refers to a religious motivation driven by personal benefit – religion is considered as a means to some form of utility, either personal or social (e.g., joining a church to make business or social connections) (Allport and Ross 1967). On the contrary, intrinsic religiosity is a motivation driven by the core values of religion – individuals with an intrinsic religious orientation endeavor to reflect the true spirit of their religious beliefs in their actions (Allport and Ross 1967). The seminal distinction between intrinsic and extrinsic religious orientations has been identified in the research on the psychology of religion as a key contrast that impacts upon various behaviors (see Hood et al. 2018 for a review).

Notably, some of the behaviors examined in relation to religious orientations have clear moral implications (e.g., helping behaviors; Batson et al. 1993; ethical consumption; Vitell et al. 2005). Studies have found that intrinsic religious orientation is a determinant of helping behaviors and pro-social attitudes, while extrinsic religiosity is either negatively related to or unrelated to helping behaviors and pro-social attitudes (Chau et al. 1990; Watson et al. 1985). Thus, in the context of helping, intrinsic religiosity leads to moral behaviors (i.e., increases pro-social tendencies), while extrinsic religiosity does not lead to moral behaviors (i.e., reduces pro-social tendencies).

The negative effects of extrinsic religiosity has also been identified in research on consumer ethics. Muncy and Vitell (1992, p. 298) defined consumer ethics as “the moral principles and standards that guide the behaviors of individuals as they obtain, use and dispose of goods and services”. In a more recent definition of consumer ethics, Vitell (2015, p. 768) states that, “in their one-on-one dyadic relationships they [consumers] have a responsibility to act ethically which usually involves the obtaining and perhaps use of goods and services, but could also involve disposal. We might call this responsibility consumer ethics.”

Prior research has demonstrated that intrinsic religious orientation is positively related to consumer ethics; that is, consumers with an intrinsic religious orientation generally reject unethical consumer actions including outright illegal actions (e.g., shoplifting), passively benefitting from the mistakes of the seller (e.g., keeping excess change received at the checkout) and technically legal but deceptive consumer practices (e.g., using expired coupons) (Arli 2017; Arli and Pekerti 2016; Arli and Pekerti 2017; Chowdhury 2018a; Vitell et al. 2005; Vitell et al. 2007). Schneider et al. (2011) further demonstrated that the positive effects of intrinsic religiosity on consumer ethics is valid across religious affiliations – intrinsic religiosity was positively related to consumer ethics for both Muslims and Christians.

On the contrary, the research findings on the relationship between extrinsic religiosity and consumer ethics highlights why extrinsic religious orientation gives religion ‘a bad name’ (Donahue 1985). Although a few studies have demonstrated that extrinsic religiosity is unrelated to consumer ethics (Vitell et al. 2005; Vitell et al. 2007), more recent research indicates that consumers with an extrinsic religious orientation are willing to support unethical consumer actions (Arli 2017; Arli and Pekerti 2016; Arli and Pekerti 2017). Arli and Pekerti (2016) identified that among Australian consumers, extrinsic religiosity leads to support for active illegal activities, passive unethical activities, legal but deceptive activities and ‘no harm, no foul’ activities (i.e., activities that some but not all consumers may consider acceptable as

these activities are not perceived to directly harm others such as copying software). Arli (2017) found similar results with another Australian consumer sample. Arli and Pekerti (2017) demonstrated that among religious Indonesian consumers, extrinsic religiosity leads to the acceptance of active illegal activities, passive unethical activities, legal but deceptive activities and ‘no harm, no foul’ activities, while among religious Australian consumers, extrinsic religiosity leads to the acceptance of active illegal activities and legal but deceptive activities.

Thus, the intrinsic-extrinsic religiosity distinction can provide insights into the reasons that individuals with religious affiliations demonstrate either ethical attitudes/behaviors (motivated by intrinsic religiosity) or unethical attitudes/behaviors (motivated by extrinsic religiosity) in a consumption context. Chowdhury (2018a) further investigated why intrinsic religiosity is positively related to consumer ethics and found that intrinsic religiosity leads to idealism which subsequently leads to positive ethical attitudes in a consumption context. While these studies are informative, these past studies, however, have not clearly identified *why* and *when* extrinsic religiosity may lead to unethicality.

The primary purpose of the current research is to explore the association between extrinsic religiosity and unethicality. The study identifies *ethnocentrism* as both a mediator and moderator of the effects of extrinsic religiosity on consumers’ ethical decision making. Furthermore, self-righteousness is identified as a mediator of the interaction effects of ethnocentrism and extrinsic religiosity on consumer ethics.

Extrinsic Religiosity and Ethnocentrism

Bizumic et al. (2009, p. 874) define ethnocentrism as “an attitudinal construct that involves a strong sense of ethnic group self-centeredness and self-importance. This sense has intergroup and intergroup expressions.” Batson et al. (1993, p. 295) refer to the intergroup expressions of ethnocentrism as “the tendency to be suspicious and rejecting of members of

out-groups.” In other words, ethnocentrism can be considered as a form of prejudice (Batson et al. 1993).

One of the original motivations of Allport and Ross (1967) in differentiating the effects of intrinsic versus extrinsic religious orientations was to examine the effects of religiosity on prejudice. Allport (1966, p. 456) articulated that prejudice was an outcome of extrinsic religious motivation, rather than intrinsic religious motivation: “Both prejudice and religion are subjective formulations within the personal life. One of these formulations (the extrinsic) is entirely compatible with prejudice; the other (the intrinsic) rules out enmity, contempt and bigotry.” Allport and Ross (1967) empirically demonstrated that extrinsic religiosity was positively related to prejudice, however intrinsic religiosity was not. Since then a stream of research on the relationship between prejudice and religious orientations have validated these relationships (Batson et al. 1993; Gorsuch 1988; Hunsberger and Jackson 2005).

Extrinsically religious individuals are utilitarian in their social attitudes and pursue faith for self-serving gains hence tend to endorse prejudicial ideologies that support in-group interests (Allport and Ross 1967). Noting the strong relation between extrinsic religiosity and prejudice, Allport and Ross (1967, p. 441) further state, “a person with an extrinsic religious orientation is using his religious views to provide security, comfort, status, or social support for himself – religion is not a value in its own right, it serves other needs, and it is a purely utilitarian formation. Now prejudice too is a ‘useful’ formation; it too provides security, comfort, status and social support.” Studies indicate that extrinsic religiosity is positively related with prejudice towards gays and lesbians (Arli et al. 2019), members of religious out-groups (e.g., atheists and non-believers; Jackson and Hunsberger 1999), and ethnic/racial out-groups (Ponton and Gorsuch 1988).

Reviewing the research on extrinsic religiosity and prejudice, Gorsuch (1988, p. 212) stated that previous research indicates that “those with an intrinsic orientation towards religion

are relatively unprejudiced, whereas those with an extrinsic view are relatively prejudiced.” Two decades later, in a review of the literature on the relationship between extrinsic religiosity and prejudice, Hunsberger and Jackson (2005) noted that most studies have found a positive relationship between extrinsic religiosity and intolerance towards racial/ethnic out-groups, gay/lesbian persons and religious out-groups. In a more recent review of this stream of research, Hood et al. (2018, p. 436) notes that the positive (negative) relationship between extrinsic (intrinsic) religiosity and prejudice, “has become firmly embedded in the literature.”

Batson et al. (1993) note that in the research on the relationship between religious orientations and prejudice, a range of measures have been used to measure prejudice. One of such measures is ethnocentrism (Batson et al. 1993). The positive relationship between extrinsic type religiosity and ethnocentrism has been identified as early as Adorno and colleagues (1950). They stated that individuals that treat religion as a means to an end (conceptually similar to extrinsic religiosity) are more likely to be prejudiced. Graham and Haidt (2010) also stated that from an evolutionary psychology perspective, one of the principle purposes of religious beliefs is to bind believers into cohesive groups whose members mutually benefit from group membership. Since extrinsic religiosity is religion as a means for social and personal success, it can be expected that extrinsic religiosity would lead to in-group solidarity which is both socially and personally beneficial (as in-group solidarity promotes evolutionary fitness).

Very recently Carlson et al. (2019) demonstrated that extrinsic religiosity significantly explained negative attitudes towards Syrian refugees among US residents, validating the positive relationship between extrinsic religiosity and ethnocentrism. In another recent study, Lynch et al. (2017) demonstrated that extrinsic religiousness predicted out-group hostility among rural Jamaicans. In his comprehensive review of the causes of ethnocentrism, Bizumic (2019, p. 47) reflects on the role of religiosity in relation to ethnocentrism: “religious and

cultural systems offer the hope of blissful immortality to group members, as long as they behave in the way prescribed by the desirable standards of the culture or religion. A person, therefore, prefers the other in-group members over out-group members because the in-group members validate the person's cultural worldview." In summary, over five decades of research in the psychology of religion demonstrates a positive relationship between extrinsic religiosity and ethnocentrism.

Extrinsic Religiosity and Consumer Ethics: The Mediating Role of Ethnocentrism

Ethnocentrism involves positive attitudes towards the in-group and negative or unsympathetic attitudes towards the out-group (Eisinga et al. 1990). From a practical perspective, this is significant in relation to consumer behavior. Research in a consumption context has demonstrated that ethnocentrism is positively related to the preference for in-group products (e.g., domestic brands; Balabanis and Diamantopoulos 2004) and for products from culturally similar countries (Watson and Wright 2000). Similarly, ethnocentrism is negatively related to the purchase of out-group products (e.g., foreign brands; Shoham and Gavish 2016) and is also negatively related to positive attitudes toward global brands (Cleveland et al. 2009). Thus, in a consumption context ethnocentrism clearly leads to biased behaviors favoring the in-group (e.g., domestic brands).

From a theoretical perspective, the concept of ethnocentrism is strongly related to the social identity of the individual. Zeugner-Roth et al. (2015) states that conceptual roots of ethnocentrism can be traced to social identity theory (Tajfel and Turner 1986). The basic concept of social identity is that a social category (e.g., religious affiliation, race, nationality, political affiliation, and support for a sports team) to which an individual is affiliated with, and to which an individual feels that they belong, provides a definition of who the individual is in terms of the characteristics of the category. Further, this self-definition through social

affiliation is a part of an individual's self-concept (Tajfel and Turner 1986). According to social identity theory, ethnocentrism involves mental processes consisting of 'social identification' (that is, a selective perception of predominantly favorable characteristics among members of the in-group), and 'social contra-identification' (a selective perception of predominantly unfavorable characteristics among members of out-groups) (Tajfel and Turner 1986). Drawing upon social identity theory, past research has demonstrated that individuals maintain a positive social identity by having favorable comparisons of in-groups to out-groups in their minds (Hogg and Abrams 2006) and higher ethnocentrism leads to greater in-group identification and discrimination towards out-groups.

Research shows that ethnocentrism is related to unethicity. From a philosophical point of view, Etinson (2018) considers ethnocentrism as a 'moral bias'. Bizumic et al. (2009) identified that exploitativeness is a key dimension of ethnocentrism. Bizumic et al. (2009, p. 873) state that exploitativeness "could be seen as the belief that one's own ethnic group interests are of foremost importance and that in pursuing them little or no consideration should be given to outgroups." Van Ijzendoorn (2001) examined the relationship of ethnocentrism with moral judgement, as measured with moral dilemmas based on Kohlberg's cognitive moral development model (Kohlberg 1969). The results demonstrated that ethnocentrism was negatively related to moral judgment. Research has demonstrated that moral judgment is negatively related to attitudes towards unethical consumption, e.g. online music piracy (Cesareo and Pastore 2014). Since ethnocentrism reduces moral judgement, ethnocentrism should be positively related to attitudes towards unethical consumption.

Van Hiel and Mervielde (2005) identified that ethnocentrism was positively related to social dominance orientation, which can be defined as the desire for one's own in-group to dominate over and be considered superior to out-groups (Sidanius 1993). Kugler et al. (2014) demonstrated that social dominance orientation is negatively related to concerns for caring and

fairness (two domains of moral foundations theory, see Graham et al. 2011). Chowdhury (2019) demonstrated that caring and fairness are positively related to consumers' ethical attitudes. Hence, it can be inferred that social dominance orientation is related to unethical consumer attitudes. Since, ethnocentrism has significant conceptual overlap with social dominance orientation (Van Hiel and Mervielde 2005), this implies that ethnocentrism is also related to unethical consumer attitudes.

Wilson (2003) also demonstrated that social dominance orientation is negatively related to idealism, which refers to the importance of welfare in ethical decisions (i.e. highly idealistic individuals believe that ethical actions are ones that always avoid harming others and are based on humanitarian considerations; Forsyth 1980). Idealism is a well-established antecedent to ethical attitudes and behavior, particularly in a consumer ethics context (Arli and Pekerti 2016; Chowdhury 2019). Since social dominance orientation is negatively related to idealism, ethnocentrism should also be negatively related to idealism and consumers' ethical judgments.

In-group loyalty is an essential element of ethnocentrism (Bizumic 2019). The negative ethical implications of in-group loyalty have been identified in prior research (Hildreth and Anderson 2018). Hildreth and Anderson (2018) demonstrated that individuals viewed lying for their group as an ethical act, and even more ethical than disloyal honesty, i.e. telling truths that may disadvantage one's in-group. Umphress et al. (2010) also demonstrated that strong organizational identification, i.e. loyalty to an organization, drives unethical behaviors in support of the organization. Bizumic (2019) found that moral exclusion was one of the key consequences of ethnocentrism. Opatow (1990, p.1) defines moral exclusion as placing others (out-groups) "outside the boundary in which moral values, rules, and considerations of fairness apply." Bizumic (2019) proposed that giving extreme importance to one's own group interest leads to moral exclusion of others. Overall, prior research conclusively implies that ethnocentrism is negatively related to ethicality.

Other research specifically examining consumer ethics also indicates that ethnocentrism manifested through in-group loyalty is negatively related to consumer ethics. Chowdhury (2019) demonstrated that in-group loyalty leads to support for unethical consumer actions. These actions included actively benefiting from illegal actions, passively benefiting from the mistakes of sellers and actively benefiting from legal but deceptive actions. Chowdhury (2019) stated that the negative relationship between in-group loyalty and consumer ethics is in line with other research that demonstrates that in-group loyalty leads to unethical behaviors (Umphress et al. 2010).

Considering that extrinsic religiosity leads to ethnocentrism (Batson et al. 1993) and ethnocentrism (in the form of in-group loyalty) leads to support for unethical consumer actions, it can be proposed that ethnocentrism is a mediator of the effects of extrinsic religiosity on consumer ethics. Thus, one of the key reasons that extrinsic religiosity leads to unethicality is due to the fact that extrinsic religiosity leads to ethnocentrism. The following formal hypothesis is proposed:

H1. Ethnocentrism will mediate the effects of extrinsic religiosity on consumers' ethical judgments.

Extrinsic Religiosity and Consumer Ethics: The Moderating Role of Ethnocentrism

Extrinsic religiosity is not the only socio-psychological antecedent of ethnocentrism. Over the last twenty-five years several studies have examined antecedents to ethnocentrism (see Bizumic 2019 for a review), and many of the antecedents of ethnocentrism have been identified in a consumer behavior context (see Shankarmahesh 2006 for a review). Bizumic (2019) discusses various causes of general ethnocentrism including fear, self-aggrandizement, socialization that encourages conformity to the in-group, ignorance of out-groups, lack of contact with out-groups, certain personality traits (e.g., low openness to experience, low

agreeableness) as well as religious and cultural values (which have been noted earlier). Through a comprehensive review of studies on ethnocentrism specifically in a consumption context, Shankarmahesh (2006) identified the following socio-psychological antecedents of ethnocentrism: cultural openness, world mindedness, patriotism, conservatism, collectivism, animosity, materialism, and dogmatism. Among these antecedents, cultural openness and world mindedness were negatively related to ethnocentrism, while the other socio-psychological antecedents were positively related to ethnocentrism.

Subsequent studies conducted in various countries have supported these findings. Vida et al. (2008) found that ethnic affiliation in addition to national identity and nationalism were predictors of ethnocentrism among consumers in Bosnia and Herzegovina. Ethnocentrism can also be region specific, rather than country or nation oriented – this was demonstrated in a Spanish context (Fernandez-Ferrin and Bande-Vilela 2013). Among Spanish consumers, cultural openness was negatively related to ethnocentrism while regional identity was positively related to ethnocentrism (Fernandez-Ferrin and Bande-Vilela 2013). Shoham and Gavish (2016) identified that lack of empathy and authoritarian personalities were antecedents of ethnocentrism among a sample of Jewish-Israeli consumers. Among South African consumers, Pentz et al. (2017) recently demonstrated that cultural openness was negatively related to ethnocentrism while patriotism, individualism, nationalism and history of oppression were positively related to ethnocentrism.

Collectively, these studies clearly establish that a range of psychological and sociological variables other than religiosity affect ethnocentrism. Hence, ethnocentrism can be high or low *independent* of extrinsic religiosity. As discussed above, ethnocentrism is negatively related to ethical attitudes and behaviors in a consumption context. In situations where individuals have high ethnocentrism and an extrinsic religious orientation, it can be expected that the effects of extrinsic religiosity on consumer ethics will be negative due to the

unethicality driven by high ethnocentrism; however, this should not be the case when ethnocentrism is low. Thus, it is proposed that ethnocentrism can moderate the effects of extrinsic religiosity on consumer ethics, in addition to the mediating effects of ethnocentrism proposed earlier (H1).

Before the conceptual reasoning behind this proposition is further elaborated upon, it is important to examine other examples of variables that are both mediators and moderators of the effect of an independent variable on a dependent variable. Although this is not a commonly occurring phenomenon in social science research, the literature has several examples of such instances (see Hayes 2017, p. 536-540, for a discussion on “can a variable simultaneously mediate and moderate another variable’s effect?”). Notably, some of these examples are in contexts related to ethics (e.g., in relation to well-being and quality of life issues). Sirgy et al. (2012) demonstrated that economic efficiency was both a moderator and a mediator of the effect of marketing activities on societal well-being. Kapikiran (2012) found that positive and negative affectivity both mediated and moderated the relationship between optimism and life satisfaction. Other research has also demonstrated that the same variable can be both a mediator and a moderator (e.g., Comello and Farman 2016; Ning and Downing 2012). In line with these studies, this research also proposes that ethnocentrism is both a mediator and moderator of the effect of extrinsic religiosity on consumer ethics. The mediating effect of ethnocentrism has been discussed earlier. Why should ethnocentrism also be a moderator of the effects of extrinsic religiosity on consumer ethics?

Ethnocentrism is based on in-group loyalty, which can lead to out group discrimination (Perreault and Bourhis 1999) and also unethical behaviors (Hildreth and Anderson 2018). This implies that if ethnocentrism is high, then the negative effects of extrinsic religiosity on consumer ethics should be more pronounced. There are other theoretical reasons for this to occur. The joint presence of extrinsic religious orientation and high ethnocentrism may lead to

greater self-righteousness. Falbo and Belk (1985, p. 172) defined self-righteousness as “the conviction that one’s belief or behaviors are correct, especially in contrast to alternative beliefs or behaviors.” Falbo and Sheppard (1986) demonstrated that extrinsic religiosity is positively associated with self-righteousness. Davis et al. (2016) identified that ethnocentrism was negatively related to humility, which is conceptually and empirically the opposite of self-righteousness (Leary et al. 2017). Hence research suggests that ethnocentrism is positively related to self-righteousness.

Self-righteous behavior is designed to draw attention to oneself (Bicknell 2010). This focus on the self supports the view that self-righteousness has an aspect of narcissism (Lax 1975), which has been shown to be negatively related to ethical attitudes and behavior (Brown et al. 2010). Klein and Epley (2017) identified that self-righteous individuals are more likely to make negative character ascriptions from others’ unethical behavior than their own unethical behavior. Furthermore, self-righteous individuals also believe that they are less capable of unethical actions than others (Klein and Epley 2017). These findings indicate that self-righteous individuals can justify unethical attitudes and behaviors.

Research also shows that self-righteousness is related to moral disengagement, as noted by Bandura et al. (2001, p. 127), “effective moral disengagement also frees one from the restraints of self-censure experienced as anticipative guilt for detrimental conduct. Self-exoneration for wrongdoing fosters a self-righteousness that not only justifies one’s conduct but also breeds inimical rumination. Indeed, high moral disengagers experience low guilt over injurious conduct, are less prosocial, and are more prone to vengeful rumination.” Moral disengagement is negatively related to consumers’ ethical judgments (Chowdhury and Fernando 2014). Since moral disengagement and self-righteousness are conceptually related, this implies that self-righteousness is also negatively related to consumers’ ethical judgments.

Thus, it is proposed that extrinsic religiosity and high ethnocentrism leads to self-righteousness which is negatively related to consumers' ethical judgments. Based on the discussions above, the following formal hypotheses are proposed (see Figure 1 for the conceptual model):

H2a. Ethnocentrism will moderate the effects of extrinsic religiosity on consumers' ethical judgments.

H2b. Self-righteousness will mediate the effects of the interaction between extrinsic religiosity and ethnocentrism on consumers' ethical judgments.

INSERT FIGURE 1 ABOUT HERE

A survey (Study 1) was conducted to test H1 and H2a. Subsequently an experiment (Study 2) was conducted to further test H1 and H2a as well as to test H2b. These two studies are discussed in detail in the subsequent sections.

Study 1

Method

Sample

Two-hundred and seventy participants living in the U.S. (37.0% females; $M_{\text{age}} = 32.16$) were recruited from Amazon Mechanical Turk (MTurk) in exchange for financial compensation. The sample was more male oriented (females are 50.5% of US population, World Bank 2019) and slightly younger than the US population (US median age is 37.8 years, United States Census Bureau 2019a). In order to control for any effects of age and gender, these were included as covariates in the mediation and moderation analyses to test the hypotheses.

In recent years, MTurk has been utilized as a source of high quality but affordably priced data for consumer research (Goodman and Paolacci 2017). Numerous studies in

behavioral research have utilized MTurk for data collection (see Buhrmester et al. 2011; Buhrmester et al. 2018 for reviews on the use of MTurk for data collection). Notably, Buhrmester et al. (2011) noted that the MTurk participation pool is more diverse than both typical internet samples and American college samples. Buhrmester et al. (2018) also state that MTurk samples are typically more diverse than undergraduate college samples.

Peer et al. (2014) assessed two methods of ensuring data quality on MTurk: (1) attention check questions (ACQs) and (2) restricting participation to MTurk workers with 95% approval ratings (termed as workers with “high reputation”). Peer et al. (2014) demonstrated that reputation was a sufficient condition for ensuring data quality and state that “sampling high-reputation workers can ensure high-quality data without having to resort to ACQs” (Peer et al. 2014, p.1023). Using workers with at least 95% approval ratings, Hauser and Schwarz (2016) also found that MTurk workers were more attentive to instructions than typical college samples. Based on the recommendation of Peer et al. (2014), the sample in this study only included MTurk workers with high reputation to ensure attentiveness and data quality (only workers with 99% approval rating were included in the sample). Other studies in consumer research have also used MTurk worker approval ratings as the filter for ensuring data quality (e.g. Barbaro and Pickett 2016; Moran 2019).

In regard to the effects of financial incentives on data quality in MTurk, Buhrmester et al. (2011) found that the chief motivation for MTurk workers was intrinsic rather than financial and that payment levels did not adversely affect data quality. A recent study on the relationship between compensation rates for MTurk workers and data quality as measured by instructional manipulation checks revealed that “US based workers produce high-quality data, irrespective of financial incentives” (Litman et al. 2015, p. 525). Considering the widespread use of MTurk in consumer research (Goodman and Paolacci 2017), the use of reputation (worker approval ratings) as a filter for ensuring high quality data (Peer et al. 2014), the diversity of the MTurk

participation pool (Buhrmester et al. 2018) and the relative insensitivity of data quality to financial incentives among MTurk workers in the United States (Litman et al. 2015), MTurk was considered as a suitable source for data collection for this study.

Procedure

Participants completed an online questionnaire. Participants were first asked to complete the religious orientation scale developed by Allport and Ross (1967). This scale consisted of 11 items. Five items measured intrinsic religiosity and six items measured extrinsic religiosity. Religious orientation was measured on a 7-point scale (1 = strongly disagree, 7 = strongly agree). Next, participants completed a 10-item ethnocentrism scale (Wrench 2001), also measured on a 7-point scale (1 = strongly disagree, 7 = strongly agree). For the dependent variable, a shortened version of the consumer ethics scale (Vitell and Muncy 2005) was utilized that focused on unethical consumer behaviors. This scale included 17 consumption related unethical activities that were grouped into four different categories: (1) actively benefiting from illegal activities (six items); (2) passively benefiting from mistakes of the seller (two items); (3) actively benefiting from legal but deceptive activities (five items) and (4) 'no harm/no foul' activities (four items). All the items on the consumer ethics scale were measured on a 7-point scale (1 = completely unacceptable, 7 = completely acceptable).

Scale Purification

A confirmatory factor analysis (CFA) was conducted with the items related to intrinsic religiosity, extrinsic religiosity, ethnocentrism, active illegal activities, passive unethical activities, legal but deceptive activities and 'no harm, no foul' activities. However, the model did not display acceptable fit (CFI = 0.823; SRMR = 0.101). Little (2013) states that CFI < 0.85 indicates poor fit, while Iacobucci (2010) states that SRMR > 0.09 demonstrates inadequate fit.

In order to address the issues related to model fit, items with factor loadings < 0.50 were deleted from their respective scales (as Hair et al. 2010 state that minimum factor loadings

should be > 0.50). Four items were deleted from the ethnocentrism scale and one item was deleted from the 'no harm, no foul' scale. Three of the items deleted from the ethnocentrism scale were reverse-coded items. This supports prior research indicating problematic responses to reverse-coded items (Van Sonderen et al. 2013). The item deleted from the 'no harm, no foul' scale was "spending over an hour trying on dresses and not purchasing any". This item was not considered unacceptable by respondents in this sample ($M = 5.28$ on a seven-point scale where higher numbers indicate greater acceptability). Furthermore, this item was conceptually dissimilar to the other items on the 'no harm, no foul' scale (the other items relate to copyright infringement activities). Another confirmatory factor analysis (CFA) was conducted after deleting the five items. The model fit improved and was adequate ($CFI = 0.871$; $SRMR = 0.075$). The final scale items and the reliabilities (Cronbach's α) of each of the scales are provided in Table 1. The reliabilities of all the scales were acceptable. The correlations among the variables are provide in Table 2.

INSERT TABLES 1 AND 2 ABOUT HERE

Assessing Common Method Bias and Discriminant Validity

Common method bias was assessed using Harman's single factor test. A confirmatory factor analysis was conducted where all the items loaded on a single factor. This single factor model had very poor model fit ($CFI = 0.495$; $SRMR = 0.183$), indicating that common method bias was not a critical issue in this study.

Similar to He et al. (2019) and Wu et al. (2015), discriminant validity was assessed by comparing the model fit of the seven-factor model (the seven factors were: intrinsic religiosity, extrinsic religiosity, ethnocentrism, active illegal activities, passive unethical activities, legal but deceptive activities and 'no harm, no foul' activities) to a six-factor model where the two factors with the highest correlation were combined into one factor. The factors with the highest correlation were intrinsic religiosity and extrinsic religiosity. These were combined into one

factor. The model fit for the six-factor model ($CFI = 0.856$; $SRMR = 0.098$) was not better than the seven-factor model, hence empirically discriminant validity was not an issue.

Results and Discussion

In order to test H1, four different mediation analyses were conducted with Model 4 in the PROCESS macro in SPSS (Hayes 2017) using bootstrapping ($n = 5000$). In all the four mediation analyses, the independent variable was extrinsic religiosity and the mediator was ethnocentrism. The dependent variables across the four mediation analyses were the four different types of unethical consumer activities. As prior research has indicated that intrinsic religiosity is a predictor of consumer ethics (e.g. Vitell et al. 2007), intrinsic religiosity was included as a covariate in all the mediation analyses. Age and gender were also included as covariates. The results of the mediation analyses are provided in Table 3.

INSERT TABLE 3 ABOUT HERE

The results revealed that a bootstrap confidence interval for the indirect effect (0.389) of extrinsic religiosity on the acceptance of active illegal activities through ethnocentrism was entirely above zero (0.251 to 0.552). Similarly, a bootstrap confidence interval for the indirect effect (0.442) of extrinsic religiosity on the acceptance of passive unethical activities through ethnocentrism was entirely above zero (0.299 to 0.615). A bootstrap confidence interval for the indirect effect (0.327) of extrinsic religiosity on the acceptance of legal but deceptive activities through ethnocentrism was also entirely above zero (0.211 to 0.473). Finally, a bootstrap confidence interval for the indirect effect (0.224) of extrinsic religiosity on beliefs regarding ‘no harm, no foul’ activities through ethnocentrism was entirely above zero (0.118 to 0.360). These results demonstrated that ethnocentrism mediated the effects of extrinsic religiosity on all types of unethical consumer behavior. The results support Hypothesis 1. There was partial

mediation in the case of active illegal activities and full mediation in the cases of passive unethical activities, legal but deceptive activities as well as ‘no harm, no foul’ activities.

In order to test Hypothesis 2a, four different moderation analyses were conducted using Model 1 in the PROCESS macro in SPSS (Hayes 2017). In all the four moderation analyses, the independent variable was extrinsic religiosity and the moderator was ethnocentrism. The dependent variables across the four moderation analyses were the four different types of unethical consumer activities. Intrinsic religiosity, age and gender was included as covariates in all the moderation analyses. The results of the moderation analyses are provided in Table 4.

INSERT TABLE 4 ABOUT HERE

The results revealed significant interactions between ethnocentrism and extrinsic religiosity on the acceptance of active illegal activities, passive unethical activities, legal but deceptive activities, and ‘no harm, no foul’ activities. Specifically, extrinsic religiosity was associated with acceptance of active illegal activities, passive unethical activities and legal but deceptive activities, when ethnocentrism was high (one standard deviation higher than the mean) but not when ethnocentrism was low (one standard deviation lower than the mean). Extrinsic religiosity was associated with acceptance of ‘no harm, no foul’ activities at the 84th percentile level of ethnocentrism (effect = 0.275; se = 0.132; $t = 2.081$; $p = 0.038$) but not at the 16th percentile level of ethnocentrism (effect = -0.039; se = 0.126; $t = -0.314$; $p = 0.754$) or 50th percentile level of ethnocentrism (effect = 0.082; se = 0.112 ; $t = 0.735$; $p = 0.463$). Thus, ethnocentrism was a moderator of the effects of extrinsic religiosity on consumers’ ethical judgments across all types of unethical consumer actions. This supports Hypothesis 2a.

The findings from study 1 demonstrate that ethnocentrism is both a mediator and moderator of the effects of extrinsic religiosity on consumers’ ethical judgments. Study 1 used a cross-sectional design. In study 2, ethnocentrism was manipulated and hence an experimental approach was undertaken to further test for the moderating effects of ethnocentrism (H2a) as

well as the moderated mediation effects of ethnocentrism and self-righteousness (H2b) in relation to the impact of extrinsic religiosity on consumers' ethical judgments.

Study 2

Method

Sample

Two-hundred and two participants living in the U.S. (35.6% females; $M_{\text{age}} = 30.40$, please note that one participant did not provide their age) were recruited from Amazon Mechanical Turk in exchange for financial compensation. Similar to study 1, the sample was more male oriented and slightly younger than the US population. Also, similar to study 1, age and gender are included as covariates in all the analyses.

Participants' education levels, ethnicity and income was also recorded. The highest education levels of participants were: less than high school 0.5%; high school or equivalent 10.9%; technical/vocational training 14.4%; bachelor's degree 57.9% and post-graduate degree 16.3%. Hence, the majority of the sample had some level of college/university education. This is in line with the educational attainment data of the US population (United States Census Bureau 2019b), which indicates that in 2018, 44.7% of the US population (over the age of 18) have some college education or an undergraduate degree (associate/bachelor's degree), while 11.6% have a postgraduate qualification (master's/professional/doctoral degree). The ethnic distribution of participants was: Caucasian 47.0%; Asian 34.7%; African American 7.4%; Hispanic or Latino 5.9%; Native American or Alaska Native 3.0%; Native Hawaiian or Pacific Islander 1.0% and others 1.0%. United States Census Bureau data on demographics in 2018 reveals that, similar to this sample, the largest ethnic group was Caucasian (White alone other than Hispanic or Latino), which was 60.4% of the population (United States Census Bureau 2018). The annual household income distribution of participants was: less than \$15,000 6.4%; \$15,000 to \$24,999 9.9%; \$25,000 to \$34,999 15.3%; \$35,000 to \$49,999 18.8%; \$50,000 to

\$84,999 32.7%; \$85,000 to \$99,999 11.4% and more than \$100,000 5.4%. For comparison purposes, the United States Census Bureau data on household income in 2017 reveals the following household income distribution among the US population: less than \$15,000 10.6%; \$15,000 to \$24,999 9.5%; \$25,000 to \$34,999 9.3%; \$35,000 to \$49,999 12.4%; \$50,000 to \$84,999 22.4%; \$85,000 to \$99,999 6.6% and more the \$100,000 29.3%. (Unites States Census Bureau 2017).

Procedure

This study employed an extrinsic religiosity (continuous variable) by ethnocentrism (categorical variable with two levels: high vs. low) between-subjects design. The materials and procedure were similar to those of Study 1 with three exceptions. First, after completing the eleven-item religious orientation scale (Allport and Ross 1967), participants read a portion of a speech that was utilized to manipulate their levels of ethnocentrism (high vs. low). Participants were asked to think about the person who made that speech and try to think from that person's perspective (see Appendix A for the manipulations). As a manipulation check, participants then completed the ten-item ethnocentrism scale developed by Wrench (2001).

Second, participants also completed a self-righteousness scale (four item scale, Falbo and Belk 1985) measured on a 7-point scale (1 = strongly disagree, 7 = strongly agree). Third, participants' political ideology was measured using three bipolar items (Kaikati et al. 2017) on a 7-point scale, with higher scores reflecting conservative (vs. liberal) ideology. Finally, for the dependent variable and consistent with Study 1, participants rated their acceptance of four categories of unethical consumer behavior (Vitell and Muncy 2005): actively benefiting from illegal activities (six items), passively benefiting from mistakes of the seller (two items), legal but deceptive activities (five items), and 'no harm, no foul' activities (four items).

Scale purification was conducted with a process similar to study 1. A confirmatory factor analysis (CFA) after scale purification revealed acceptable model fit (CFI = 0.912;

SRMR = 0.053). The final scale items and the reliabilities (Cronbach's α) of each of the scales are provided in Table 1. The correlations among the variables are provide in Table 5.

INSERT TABLE 5 ABOUT HERE

Assessing Common Method Bias and Discriminant Validity

Common method bias was assessed using Harman's single factor test. A confirmatory factor analysis was conducted where all the items loaded on a single factor. This single factor model had very poor model fit (CFI = 0.537; SRMR = 0.177), indicating that common method bias was not a critical issue in this study.

Similar to He et al. (2019) and Wu et al. (2015), discriminant validity was assessed by comparing the model fit of the nine-factor model (the nine factors were: intrinsic religiosity, extrinsic religiosity, ethnocentrism, self-righteousness, political ideology, active illegal activities, passive unethical activities, legal but deceptive activities and 'no harm, no foul' activities) to an eight-factor model where the two factors with the highest correlation were combined into one factor. The two factors with the highest correlation were active illegal activities and passive unethical activities. These were combined into one factor. The model fit for the eight-factor model (CFI = 0.910; SRMR = 0.054) was not better than the nine-factor model, hence empirically discriminant validity was not an issue.

Results and Discussion

Manipulation Check

An independent samples *t*-test showed that participants in the high ethnocentrism condition ($n = 94$) reported higher levels of ethnocentrism ($M = 4.61$) than those in the low ethnocentrism condition ($n = 108$, $M = 4.03$, $t(200) = 2.30$, $p < .05$). Hence, the ethnocentrism manipulation was effective.

Hypotheses Testing

In order to further test Hypothesis 2a and similar to study 1, four different moderation analyses were conducted using Model 1 in the PROCESS macro in SPSS (Hayes 2017). In all the four moderation analyses, the independent variable was extrinsic religiosity and the moderator was ethnocentrism. However, as opposed to Study 1 in which ethnocentrism was simply measured, in Study 2 ethnocentrism was a categorical variable (1 = high, 0 = low) because ethnocentrism was experimentally manipulated and a one-factor, two-level between-subjects condition (high vs. low) was employed. Thus, as per the experimental manipulation, participants in the high ethnocentrism condition were coded as 1, and participants in the low ethnocentrism condition were coded as 0. The dependent variables across the four moderation analyses were the four different types of unethical consumer activities. Intrinsic religiosity, age (mean substitution was used for the one missing data point for age) and gender were included as covariates in all the moderation analyses. Since political ideology may influence the manipulation of ethnocentrism using political speech, political ideology was also included as a covariate. The results of the moderation analyses are provided in Table 6.

INSERT TABLE 6 ABOUT HERE

The results revealed significant interactions between extrinsic religiosity and ethnocentrism on judgments regarding all types of unethical consumer activities. Specifically, increasing extrinsic religiosity was associated with greater acceptance of active illegal activities when ethnocentrism was high (one standard deviation higher than the mean) compared to when ethnocentrism was low (one standard deviation below the mean). Furthermore, increasing extrinsic religiosity was associated with the acceptance of passive unethical activities, legal but deceptive activities and ‘no harm, no foul’ activities when ethnocentrism was high but not when ethnocentrism was low. Thus, ethnocentrism was a moderator of the effects of extrinsic religiosity on consumers’ ethical judgments. This supports Hypothesis 2a.

In order to test Hypothesis 2b, four different moderated mediation analyses were conducted using Model 7 in the PROCESS macro in SPSS (Hayes 2017) using bootstrapping ($n = 5000$). Specifically, the indirect effects of extrinsic religiosity \times ethnocentrism on the acceptance of different types of unethical consumer behavior via self-righteousness was examined. In all the four moderated mediation analyses, the independent variable was extrinsic religiosity, the moderator was ethnocentrism (categorical variable: 1 = high, 0 = low) and the mediator was self-righteousness. The dependent variables across the four moderated mediation analyses were the four different types of unethical consumer activities. Intrinsic religiosity, political identity, age and gender were included as covariates. The results of the moderated mediation analyses for active illegal activities are provided in Table 7; for passive unethical activities are provided in Table 8; for legal but deceptive activities are provided in Table 9 and for ‘no harm, no foul’ activities are provided in Table 10.

INSERT TABLES 7-10 ABOUT HERE

The results revealed that bootstrap confidence intervals for the indirect effects of extrinsic religiosity on judgments regarding all types of unethical consumer activities through self-righteousness were entirely above zero at high levels of ethnocentrism. However, bootstrap confidence intervals for the indirect effects of extrinsic religiosity on judgments regarding all types of unethical consumer activities through self-righteousness included zero at low levels of ethnocentrism. These findings provide support for Hypothesis 2b.

General Discussion

The findings of this research demonstrate that ethnocentrism is both a mediator and a moderator of the effects of extrinsic religiosity on consumers’ ethical judgments. The results support prior research that demonstrates that extrinsic religiosity and prejudice are related. Extrinsic religiosity leads to ethnocentrism, and in-group loyalty manifested through ethnocentrism leads to the support for unethical actions, hence ethnocentrism is a mediator of

the effects of extrinsic religiosity on consumers' ethical judgments. This explains *why* extrinsic religiosity has negative impacts on consumer ethics. Furthermore, since extrinsic religiosity is not the only antecedent of ethnocentrism, and other factors can lead to high ethnocentrism, this research also identifies that the negative effects of extrinsic religiosity on consumer ethics are specially pronounced when ethnocentrism is high. This explains *when* extrinsic religiosity has negative impacts on consumers' ethical judgments. Finally, by demonstrating that self-righteousness drives the negative impacts of extrinsic religiosity on consumer ethics when ethnocentrism is high, this research identifies both *when* and *why* extrinsic religiosity leads to unethical consumer judgments.

Prior research has demonstrated the psychological mechanisms through which intrinsic religiosity affects consumer ethics (Chowdhury 2018a), however there is a dearth of research on the psychological processes that lead to negative outcomes for extrinsic religiosity in terms of consumer ethics. The current research fills this research gap and identifies the key role of ethnocentrism in explaining the processes through which extrinsic religiosity can lead to support for unethical activities in relation to consumption. This is the key contribution of this research in the context of consumer ethics.

This research also contributes to the research on the psychology of religion, particularly in relation to the relationship between religiosity and pro-sociality. Collectively, the findings from this research and other research that has examined religious orientations and consumer ethics (Chowdhury 2018a; Schneider et al. 2011; Vitell et al. 2005 etc.) suggests that in terms of religiosity, extrinsic religiosity leads to ethnocentrism and in-group bias, while intrinsic religiosity leads to idealism. Thus, extrinsic religiosity leads to unethicality, while intrinsic religiosity leads to pro-sociality. This distinction in the pro-social benefits of intrinsic religiosity versus extrinsic religiosity has also been established in the literature on the psychology of religion (e.g., Henningsgaard and Arnau 2008). However, prior research has not

clearly established why extrinsic religiosity leads to unethicity. The current research contributes to the psychology of religion literature by clearly demonstrating that ethnocentrism is the link between extrinsic religiosity and unethicity.

The current research also identifies the important role of self-righteousness in regard to the relationship between extrinsic religiosity, ethnocentrism and unethical consumer actions. Extrinsic religiosity leads to acceptance of unethical consumer actions through self-righteousness when ethnocentrism is high. Furthermore, self-righteousness was found to be negatively related to consumers' ethical judgments (i.e., higher levels of self-righteousness leads to greater acceptance of unethical consumer activities). Prior research in consumer ethics has neglected the role of self-righteousness, hence this is also a contribution of the current research to the literature on consumer ethics.

Limitations and Future Research Opportunities

As with all research, there are a few limitations in these studies. The participants were US residents, hence it is likely that many of them were affiliated with Christianity (> 70% of US residents are affiliated with Christianity, according to Pew Research Center (2019)). However, the specific religious affiliations of the participants were not recorded. Future research can record respondents' religious affiliations and examine whether the findings of this research are valid across various religious affiliations. Future studies can also be conducted with samples from other countries where other religions predominate and with samples from non-MTurk respondents. Replication studies using different samples will help demonstrate the external validity of this study.¹

The research focused on ethical judgements not ethical actions, however attitudes do not always lead to action (see Bray et al. 2011 on the attitude-behavior gap in ethical

¹ We thank an anonymous reviewer for this feedback.

consumption), hence future research can also focus on ethical behavior in addition to ethical judgments. This research has primarily focused on extrinsic religiosity and identified both mediators and moderators of the effects of extrinsic religiosity on consumer ethics, but has not focused on intrinsic religiosity. Although prior research has demonstrated that idealism is a mediator of the effects of intrinsic religiosity on consumer ethics (Chowdhury 2018a), prior research has not identified moderators of the effects of intrinsic religiosity on consumer ethics. This gap can be addressed in future research.

Finally, separate models were used in the PROCESS macro (Hayes 2017) to test ethnocentrism as a mediator (Model 4) and as a moderator (Model 1). Ethnocentrism was not included in the same model as both a mediator and moderator as the PROCESS macro does not include any prespecified model that includes the same variable as both a mediator and a moderator. Although the models separately demonstrated that ethnocentrism is both a moderator and mediator of the effects of extrinsic religiosity on consumer ethics, testing the dual roles of ethnocentrism in the same model would have been ideal. This remains a limitation of this study and needs to be taken into consideration when interpreting the results.

Implications and Conclusion

The findings from this research have important implications for diverse stakeholders who have an interest in religiosity and consumer behavior. These include religious institutions, political organizations and also businesses interested in encouraging ethical/sustainable consumption. This research reveals the trade-off between the evolutionary benefits of the in-group cohesion generated by religiousness and the broader negative societal effects of the ensuing in-group bias which is particularly evident in the case of extrinsic religiosity. The results clearly demonstrate that prejudice in the form of ethnocentrism is a catalyst for unethicity. Hence, religiosity that reduces ethnocentrism should be encouraged while

religiosity that enhances ethnocentrism should be discouraged. Rather than focus on group cohesion, religious sermons and practices should emphasize the universal aspects of religiosity. Many religious doctrines, e.g. the Golden Rule, are not the purview of any one religion rather are supported across religions (Gensler 2016). By encouraging interfaith dialogue and concern for the out-group, religious leaders can reduce the in-group bias associated with extrinsic religiosity and enhance the idealism inherent in intrinsic religiosity.

In regard to public policy, utmost care needs to be taken whenever there is an overlap of religiosity and politics in the public domain. Considering that the negative effects of extrinsic religiosity is heightened in conditions where there is high ethnocentrism, political organizations should be careful in combining these forces as this can lead to reduced ethicality among citizens. In cases when religiosity is used as a motivating force in political discourse, appeals to intrinsic religiosity that reflect the true values of religion should be utilized as these may lead to idealism and pro-sociality (Chowdhury 2018a) rather than appeals to extrinsic religiosity that may favor the in-group but can potentially also increase unethicity which will have harmful societal consequences.

As for business organizations interested in encouraging ethical/sustainable consumption, this research highlights the risks of ethnocentric appeals and, conversely, the benefits of universalist appeals. In a consumer behavior context, marketing messages that focus on considering consumption impacts on ‘others’ (stakeholders other than those in close social circles of the consumer) may help reduce ethnocentric attitudes. Moral progress is synonymous with individuals expanding their circle of moral concern (see Laham 2009 for a discussion on expanding the circle of moral regard; i.e., caring for those beyond one’s in-group). This leads to less ethnocentrism and hence attenuates the negative effects of extrinsic religiosity.

An example can be provided in the context of fair trade consumption. Marketing messages for fair trade consumption should focus on creating an empathic bond between

consumers and producers. When consumers can identify with the challenges and conditions of producers, many of whom are in foreign countries, this may expand the focus of consumers and hence reduce ethnocentric attitudes leading to less self-righteousness that prevents the pursuit of ethical activities. Businesses that promote ethical products and ethical supply chains can endeavor to create this connection between consumers in Western countries and marginalized producers in the developing world. Such appeals that reduce ethnocentrism can help consumers make more ethical choices in consumption.

In regard to the relationship between religiosity and fair trade consumption, Doran and Natale (2011, p. 1) state, “the relationship between religion and fair trade consumption is complex in that religious affiliation – group membership – alone is not enough to encourage members to buy fair trade; rather, it is the use of religious beliefs as a criterion in consumption behavior that linked religion to fair trade consumption”. This implies that intrinsic religiosity (living life according to religious beliefs) rather than extrinsic religiosity is more likely to be related to fair trade consumption. Extrinsic religiosity leads to greater ethnocentrism which should reduce support for fair trade products from out-groups.

In summary, this research identifies that extrinsic religiosity leads to the support for unethical consumption and this is driven by ethnocentrism and self-righteousness. All forms of religiosity are not inherently pro-social. Actions and policies that support pro-social forms of religiosity (i.e. intrinsic religiosity) and those that reduce self-serving forms of religiosity (i.e. extrinsic religiosity and the underlying psychological mechanisms of ethnocentrism and self-righteousness) should be supported.

Appendix A. Ethnocentrism Manipulation (Study 2)

High Ethnocentrism

This is your day. This is your celebration. And this, the United States of America, is your country. From this day forward, a new vision will govern our land. From this moment on, it's going to be only America First. America First. Every decision on trade, on taxes, on immigration, on foreign affairs, will be made to benefit American workers and American families.

We've made other countries rich while the wealth, strength, and confidence of our country has disappeared over the horizon. The wealth of our middle class has been ripped from their homes and then redistributed across the entire world. But that is the past. And now we are looking only to the future.

America will start winning again, winning like never before. We will follow two simple rules: Buy American and Hire American. Make America great again.

Low Ethnocentrism

This is about young people who grew up in America -- kids who study in our schools, young adults who are starting careers, patriots who pledge allegiance to our flag. These Dreamers are Americans in their hearts, in their minds, in every single way but one: on paper. They were brought to this country by their parents, sometimes even as infants. They may not know a country besides ours. They may not even know a language besides English. They often have no idea they're undocumented until they apply for a job, or college, or a driver's license.

What makes us American is not a question of what we look like, or where our names come from, or the way we pray. What makes us American is our fidelity to a set of ideals – that all of us are created equal; that all of us deserve the chance to make of our lives what we will; that all of us share an obligation to stand up, speak out, and secure our most cherished values for the next generation. That's how America has travelled this far. That's how, if we keep at it, we will ultimately reach that more perfect union.

Ethics Statement: This study adheres to the Guidelines of the ethical review process of the associated universities and the *National Statement on Ethical Conduct in Human Research*.

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Figure 1. Conceptual Framework of Moderated Mediation Model

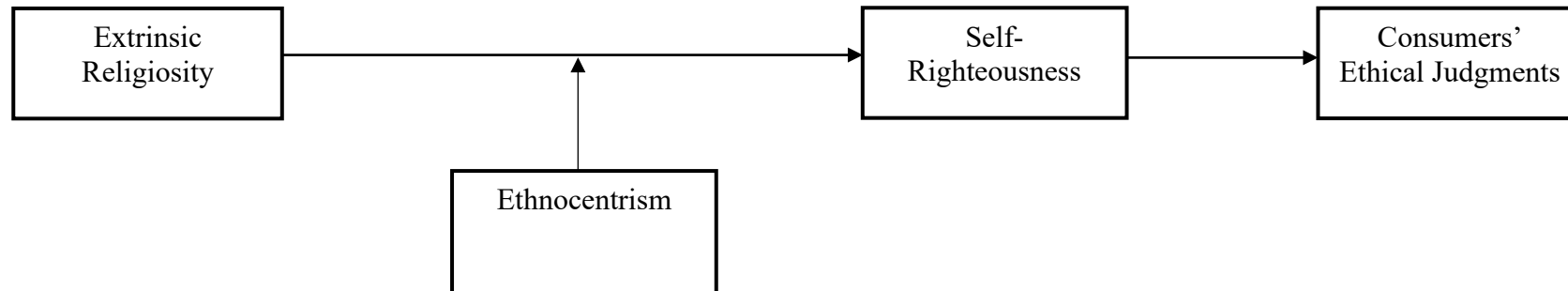


TABLE 1: Scale Items and Reliabilities

Variables and Items	STUDY 1			STUDY 2		
	α	M	SD	α	M	SD
Intrinsic Religiosity	0.96	3.98	2.04	0.95	4.71	1.80
I enjoy reading about my religion.		4.16	2.16		4.75	1.81
My whole approach to life is based on religion.		3.69	2.17		4.49	2.05
It is important to me to spend time in private thought and prayer.		4.08	2.22		4.84	1.99
I have often had a strong sense of God's presence.		4.03	2.26		4.72	2.04
I try hard to live all my life according to my religious beliefs.		3.95	2.14		4.78	1.92
Extrinsic Religiosity	0.92	3.67	1.79	0.94	4.95	1.67
I pray mainly to gain relief and protection.		3.74	2.15		4.99	1.88
What religion offers me most is comfort in times of trouble and sorrow.		4.11	2.16		5.07	1.85
Prayer is for peace and happiness.		4.43	2.04		5.33	1.76
I go to a religious service mostly to spend time with my friends.		3.17	2.09		4.65	1.90
I go to religious services because I enjoy seeing people I know there.		3.28	2.09		4.83	1.97
I go to religious services because it helps me to make friends.		3.29	2.14		4.81	2.03
Ethnocentrism	0.92	3.38	1.58	0.96	4.30	1.79
Other cultures should try to be like my culture.		4.02	1.69		4.47	1.88
People who are different make me anxious.		3.47	1.88		4.27	2.00
I don't respect values and customs of other cultures.		2.93	1.85		4.02	2.15
Other cultures should model themselves after my culture.		3.72	1.85		4.37	1.93
I do not feel the need to respect other cultures.		2.92	1.97		4.01	2.15
I would prefer to avoid interaction with other cultures.		3.21	2.00		4.33	2.18
My culture is generally right about things. (<i>Study 2 only</i>)					4.63	1.63
Active Illegal Activities	0.92	3.21	1.68	0.97	4.04	2.03
Returning damaged merchandise when the damage is your fault.		3.24	1.98		4.07	2.08
Giving misleading price information to a clerk for an unpriced item.		3.01	1.98		3.97	2.20
Using a long distance access code that does not belong to you.		3.29	1.90		4.13	2.20
Drinking a can of soda in a store without paying it.		2.92	2.10		3.92	2.26
Reporting a lost item as stolen to an insurance company in order to collect money.		3.11	2.07		3.97	2.26
Lying about a child's age in order to get a lower price.		3.68	1.90		4.17	2.06
Passive Unethical Activities	0.89	3.50	1.77	0.94	4.11	2.08
Not saying anything when the waitress miscalculates the bill in your favor.		3.47	1.82		3.98	2.14
Getting too much change and not saying anything.		3.53	1.91		4.24	2.15
Legal Deceptive Activities	0.87	3.79	1.57	0.95	4.21	1.85
Using an expired coupon for merchandise.		4.08	1.91		4.31	1.86
Returning merchandise to a store by claiming it was a gift when it was not.		3.84	1.90		4.21	2.01
Using a coupon for merchandise you did not buy.		3.63	1.95		4.05	2.09
Not telling the truth when negotiating the price of a new automobile.		3.91	1.92		4.23	2.08
Stretching the truth on an income tax return.		3.47	1.98		4.22	2.08
'No Harm, No Foul'	0.90	4.20	1.73	0.93	4.43	1.83
Installing software on your computer without buying it.		4.12	1.91		4.33	1.95
Burning a CD instead of buying it.		4.29	1.90		4.29	2.03
Using a computer software or games that you did not buy.		4.20	1.87		4.26	1.98
Spending over an hour trying on dresses and not purchasing any. (<i>Study 2 only</i>)					4.86	2.10
Self-Righteousness (<i>Study 2 only</i>)				0.80	4.18	1.80
People who disagree with me are wrong.					4.01	1.94
I can benefit other people by telling them the right way to live.					4.35	2.00
Political Ideology (<i>Study 2 only</i>)				0.95	4.34	1.78
My political label: Extremely Liberal - Extremely Conservative.					4.33	1.82
I think of myself: Strong Democrat - Strong Republican.					4.32	1.87
I describe myself: Extremely Liberal - Extremely Conservative.					4.38	1.89

TABLE 2: Study 1 Correlation Among Key Variables

	Intrinsic Religiosity	Extrinsic Religiosity	Ethnocentrism	Active Illegal Activities	Passive Unethical Activities	Legal Deceptive Activities	‘No Harm, No Foul’
Intrinsic Religiosity	1						
Extrinsic Religiosity	0.839*	1					
Ethnocentrism	0.430*	0.575*	1				
Active Illegal Activities	0.317*	0.513*	0.745*	1			
Passive Unethical Activities	0.159*	0.330*	0.661*	0.796*	1		
Legal Deceptive Activities	0.169*	0.323*	0.584*	0.789*	0.778*	1	
‘No Harm, No Foul’	0.063	0.173*	0.361*	0.565*	0.629*	0.682*	1

* $p < 0.05$

TABLE 3: Study 1 Mediation Analyses

Mediation Analysis 1. Dependent Variable: Active Illegal Activities					
Predictor	Mediator	Indirect Effect	Boot SE	Boot LLCI	Boot ULCI
Extrinsic Religiosity	Ethnocentrism	0.389*	0.076	0.251	0.552
Direct Effect of Extrinsic Religiosity on Active Illegal Actions					
Effect	SE	<i>t</i>	<i>p</i>	LLCI	ULCI
0.312	0.076	4.128	< 0.001	0.163	0.461
Mediation Analysis 2. Dependent Variable: Passive Unethical Activities					
Predictor	Mediator	Indirect Effect	Boot SE	Boot LLCI	Boot ULCI
Extrinsic Religiosity	Ethnocentrism	0.442*	0.080	0.299	0.615
Direct Effect of Extrinsic Religiosity on Passive Unethical Activities					
Effect	SE	<i>t</i>	<i>p</i>	LLCI	ULCI
0.158	0.092	1.706	0.089	-0.024	0.340
Mediation Analysis 3. Dependent Variable: Legal Deceptive Activities					
Predictor	Mediator	Indirect Effect	Boot SE	Boot LLCI	Boot ULCI
Extrinsic Religiosity	Ethnocentrism	0.327*	0.066	0.211	0.473
Direct Effect of Extrinsic Religiosity on Legal Deceptive Activities					
Effect	SE	<i>t</i>	<i>p</i>	LLCI	ULCI
0.156	0.089	1.744	0.082	-0.020	0.331
Mediation Analysis 4. Dependent Variable: ‘No Harm, No Foul’ Activities					
Predictor	Mediator	Indirect Effect	Boot SE	Boot LLCI	Boot ULCI
Extrinsic Religiosity	Ethnocentrism	0.224*	0.061	0.118	0.360
Direct Effect of Extrinsic Religiosity on ‘No Harm, No Foul’ Activities					
Effect	SE	<i>t</i>	<i>p</i>	LLCI	ULCI
0.102	0.113	0.902	0.368	-0.121	0.324

* Bootstrap confidence interval for the indirect effect does not include zero.

TABLE 4: Study 1 Moderation Analyses

Independent Variable	Active Illegal Activities				Passive Unethical Activities			
	Coeff	SE	<i>t</i>	<i>p</i>	Coeff	SE	<i>t</i>	<i>p</i>
Constant	2.526	0.406	6.229	< 0.001	2.393	0.509	4.704	< 0.001
Extrinsic Religiosity (X)	- 0.066	0.109	-0.607	0.545	-0.113	0.137	-0.826	0.410
Ethnocentrism (W)	0.186	0.115	1.622	0.106	0.414	0.144	2.877	0.004
X × W	0.112	0.024	4.642	< 0.001	0.080	0.030	2.649	0.009
Intrinsic Religiosity	-0.164	0.058	-2.807	0.005	-0.207	0.073	-2.834	0.005
Age	-0.017	0.007	-2.375	0.018	-0.005	0.009	-0.540	0.589
Gender	-0.170	0.134	-1.267	0.206	-0.044	0.168	-0.264	0.792
Model Summary	$R^2 = 0.631, F(6, 263) = 74.923, p < 0.001$				$R^2 = 0.478, F(6, 263) = 40.088, p < 0.001$			

Conditional Effects of Extrinsic Religiosity*

	Active Illegal Activities				Passive Unethical Activities			
	Effect	SE	<i>t</i>	<i>p</i>	Effect	SE	<i>t</i>	<i>p</i>
Low Ethnocentrism	0.135	0.082	1.645	0.101	0.031	0.103	0.301	0.764
High Ethnocentrism	0.489	0.082	5.947	< 0.001	0.284	0.103	2.756	0.006

Independent Variable	Legal Deceptive Activities				'No Harm, No Foul'			
	Coeff	SE	<i>t</i>	<i>p</i>	Coeff	SE	<i>t</i>	<i>p</i>
Constant	3.368	0.485	6.944	< 0.001	4.766	0.623	7.652	< 0.001
Extrinsic Religiosity (X)	-0.202	0.131	-1.542	0.124	-0.207	0.168	-1.232	0.219
Ethnocentrism (W)	0.107	0.137	0.781	0.435	-0.008	0.176	-0.044	0.965
X × W	0.106	0.029	3.662	0.003	0.091	0.037	2.465	0.014
Intrinsic Religiosity	-0.143	0.070	-2.046	0.042	-0.129	0.089	-1.444	0.150
Age	-0.001	0.009	-0.126	0.900	-0.014	0.011	-1.288	0.199
Gender	-0.221	0.160	-1.381	0.169	-0.212	0.206	-1.032	0.303
Model Summary	$R^2 = 0.394, F(6, 263) = 28.467, p < 0.001$				$R^2 = 0.175, F(6, 263) = 9.323, p < 0.001$			

Conditional Effects of Extrinsic Religiosity*

	Legal Deceptive Activities				'No Harm, No Foul'			
	Effect	SE	<i>t</i>	<i>p</i>	Effect	SE	<i>t</i>	<i>p</i>
Low Ethnocentrism	-0.011	0.098	-0.116	0.908	-0.042	0.126	-0.336	0.737
High Ethnocentrism	0.322	0.098	3.278	0.001	0.246	0.126	1.948	0.053

*Low Ethnocentrism = 1 std. deviation below mean

*High Ethnocentrism = 1 std. deviation above mean

TABLE 5: Study 2 Correlation Among Key Variables

	Intrinsic Religiosity	Extrinsic Religiosity	Ethno- centrism	Active, Illegal Activities	Passive Unethical Activities	Legal Deceptive Activities	‘No Harm, No Foul’	Self- Right.	Pol. Ideology
Intrinsic Religiosity	1								
Extrinsic Religiosity	0.670*	1							
Ethnocentrism	0.461*	0.541*	1						
Active Illegal Activities	0.340*	0.436*	0.690*	1					
Passive Unethical Activities	0.253*	0.361*	0.635*	0.939*	1				
Legal Deceptive Activities	0.278*	0.364*	0.616*	0.891*	0.875*	1			
‘No Harm, No Foul’	0.169*	0.182*	0.512*	0.793*	0.810*	0.901*	1		
Self- Righteousness	0.401*	0.438*	0.766*	0.773*	0.717*	0.728*	0.660*	1	
Political Ideology	0.441*	0.362*	0.454*	0.339*	0.279*	0.289*	0.195*	0.324*	1

* $p < 0.05$

TABLE 6: Study 2 Moderation Analyses

Independent Variable	Active Illegal Activities				Passive Unethical Activities			
	Coeff	SE	<i>t</i>	<i>p</i>	Coeff	SE	<i>t</i>	<i>p</i>
Constant	3.751	0.805	4.658	<0.001	5.008	0.848	5.905	<0.001
Extrinsic Religiosity (X)	0.235	0.116	2.021	0.045	0.143	0.122	1.167	0.245
Ethnocentrism (W)	-1.352	0.762	-1.775	0.078	-2.127	0.802	-2.651	0.009
X × W	0.384	0.146	2.633	0.009	0.546	0.154	3.549	0.005
Intrinsic Religiosity	0.019	0.094	0.201	0.841	-0.048	0.099	-0.489	0.626
Political Ideology	0.205	0.077	2.672	0.008	0.172	0.081	2.127	0.035
Age	-0.069	0.016	-4.328	<0.001	-0.077	0.017	-4.579	<0.001
Gender	0.017	0.255	0.068	0.946	-0.073	0.269	-0.272	0.786
Model Summary	$R^2 = 0.328, F(7, 194) = 13.545, p < 0.001$				$R^2 = 0.290, F(7, 194) = 11.328, p < 0.001$			

Conditional Effects of Extrinsic Religiosity

	Active Illegal Activities				Passive Unethical Activities			
	Effect	SE	<i>t</i>	<i>p</i>	Effect	SE	<i>t</i>	<i>p</i>
Low Ethnocentrism	0.235	0.116	2.021	0.045	0.143	0.122	1.167	0.245
High Ethnocentrism	0.619	0.129	4.807	< 0.001	0.688	0.136	5.075	< 0.001

Independent Variable	Legal Deceptive Activities				'No Harm, No Foul'			
	Coeff	SE	<i>t</i>	<i>p</i>	Coeff	SE	<i>t</i>	<i>p</i>
Constant	3.963	0.763	5.192	< 0.001	4.841	0.824	5.876	< 0.001
Extrinsic Religiosity (X)	0.167	0.110	1.514	0.132	-0.027	0.119	-0.226	0.822
Ethnocentrism (W)	-0.907	0.722	-1.256	0.211	-0.813	0.779	-1.043	0.298
X × W	0.332	0.138	2.401	0.017	0.297	0.149	1.991	0.048
Intrinsic Religiosity	0.004	0.089	0.040	0.969	0.040	0.096	0.422	0.674
Political Ideology	0.173	0.073	2.386	0.018	0.135	0.078	1.722	0.087
Age	-0.055	0.015	-3.626	<0.001	-0.043	0.016	-2.668	0.008
Gender	-0.041	0.242	-0.168	0.867	-0.059	0.261	-0.227	0.821
Model Summary	$R^2 = 0.266, F(7, 194) = 10.050, p < 0.001$				$R^2 = 0.131, F(7, 194) = 4.158, p < 0.001$			

Conditional Effects of Extrinsic Religiosity

	Legal Deceptive Activities				'No Harm, No Foul'			
	Effect	SE	<i>t</i>	<i>p</i>	Effect	SE	<i>t</i>	<i>p</i>
Low Ethnocentrism	0.167	0.110	1.514	0.132	-0.027	0.119	-0.226	0.822
High Ethnocentrism	0.499	0.122	4.086	< 0.001	0.270	0.132	2.053	0.042

TABLE 7: Moderated Mediation Analysis, Dependent Variable: Active Illegal Activities

Independent Variable	DV: Self-Righteousness				DV: Active Illegal Activities			
	Coeff	SE	<i>t</i>	<i>p</i>	Coeff	SE	<i>t</i>	<i>p</i>
Constant	3.648	0.703	5.189	< 0.001	0.838	0.537	1.560	0.120
Extrinsic Religiosity (X)	0.109	0.101	1.075	0.284	0.166	0.074	2.231	0.027
Ethnocentrism (W)	-1.558	0.665	-2.343	0.020	---	---	---	---
X × W	0.444	0.127	3.488	0.001	---	---	---	---
Intrinsic Religiosity	0.142	0.082	1.741	0.083	-0.092	0.070	-1.328	0.186
Political Ideology	0.139	0.067	2.082	0.039	0.095	0.057	1.685	0.094
Age	-0.048	0.014	-3.470	0.001	-0.031	0.012	-2.582	0.011
Gender	-0.271	0.223	-1.216	0.226	0.231	0.187	1.234	0.219
Self-Righteousness	---	---	---	---	0.780	0.058	13.542	< 0.001
Model Summary	$R^2 = 0.346$, $F(7,194) = 14.648$, $p < 0.001$				$R^2 = 0.633$, $F(6,195) = 55.924$, $p < 0.001$			

Indirect Effects of Extrinsic Religiosity on Active Illegal Activities Through Self-Righteousness						
	Effect	Boot SE	Boot LLCI	Boot ULCI		
Low Ethnocentrism	0.085	0.096	-0.091	0.289		
High Ethnocentrism	0.432*	0.101	0.236	0.633		
Direct Effects of Extrinsic Religiosity on Active Illegal Activities						
	Effect	SE	<i>t</i>	<i>p</i>	LLCI	ULCI
	0.166	0.074	2.231	0.027	0.019	0.312

* Bootstrap confidence interval for the indirect effect does not include zero.

TABLE 8: Moderated Mediation Analysis, Dependent Variable: Passive Unethical Activities

Independent Variable	DV: Self-Righteousness				DV: Passive Unethical Activities			
	Coeff	SE	<i>t</i>	<i>p</i>	Coeff	SE	<i>t</i>	<i>p</i>
Constant	3.648	0.703	5.189	< 0.001	1.721	0.612	2.813	0.005
Extrinsic Religiosity (X)	0.109	0.101	1.075	0.284	0.146	0.085	1.726	0.086
Ethnocentrism (W)	-1.558	0.665	-2.343	0.020	---	---	---	---
X × W	0.444	0.127	3.488	0.001	---	---	---	---
Intrinsic Religiosity	0.142	0.082	1.741	0.083	-0.156	0.079	-1.967	0.051
Political Ideology	0.139	0.067	2.082	0.039	0.068	0.064	1.047	0.296
Age	-0.048	0.014	-3.470	0.001	-0.038	0.014	-2.767	0.006
Gender	-0.271	0.223	-1.216	0.226	0.128	0.213	0.599	0.550
Self-Righteousness	---	---	---	---	0.769	0.066	11.710	< 0.001
Model Summary	$R^2 = 0.346, F(7,194) = 14.648, p < 0.001$				$R^2 = 0.546, F(6,195) = 39.017, p < 0.001$			

Indirect Effects of Extrinsic Religiosity on Passive Unethical Activities Through Self-Righteousness				
	Effect	Boot SE	Boot LLCI	Boot ULCI
Low Ethnocentrism	0.084	0.096	-0.093	0.284
High Ethnocentrism	0.425*	0.104	0.225	0.625

Direct Effects of Extrinsic Religiosity on Passive Unethical Activities					
Effect	SE	<i>t</i>	<i>p</i>	LLCI	ULCI
0.146	0.085	1.726	0.086	-0.021	0.313

* Bootstrap confidence interval for the indirect effect does not include zero.

TABLE 9: Moderated Mediation Analysis, Dependent Variable: Legal Deceptive Activities

Independent Variable	DV: Self-Righteousness				DV: Legal Questionable Activities			
	Coeff	SE	<i>t</i>	<i>p</i>	Coeff	SE	<i>t</i>	<i>p</i>
Constant	3.648	0.703	5.189	< 0.001	1.527	0.540	2.827	0.005
Extrinsic Religiosity (X)	0.109	0.101	1.075	0.284	0.098	0.075	1.316	0.190
Ethnocentrism (W)	-1.558	0.665	-2.343	0.020	---	---	---	---
X × W	0.444	0.127	3.488	0.001	---	---	---	---
Intrinsic Religiosity	0.142	0.082	1.741	0.083	-0.099	0.070	-1.422	0.157
Political Ideology	0.139	0.067	2.082	0.039	0.065	0.057	1.150	0.252
Age	-0.048	0.014	-3.470	0.001	-0.021	0.012	-1.712	0.089
Gender	-0.271	0.223	-1.216	0.226	0.182	0.189	0.965	0.336
Self-Righteousness	---	---	---	---	0.703	0.058	12.134	< 0.001
Model Summary	$R^2 = 0.346, F(7,194) = 14.648, p < 0.001$				$R^2 = 0.548, F(6,195) = 39.333, p < 0.001$			

Indirect Effects of Extrinsic Religiosity on Legal Deceptive Activities Through Self-Righteousness

	Effect	Boot SE	Boot LLCI	Boot ULCI
Low Ethnocentrism	0.077	0.087	-0.082	0.264
High Ethnocentrism	0.389*	0.092	0.212	0.570

Direct Effects of Extrinsic Religiosity on Legal Deceptive Activities

Effect	SE	<i>t</i>	<i>p</i>	LLCI	ULCI
0.098	0.075	1.316	0.190	-0.049	0.246

* Bootstrap confidence interval for the indirect effect does not include zero.

TABLE 10: Moderated Mediation Analysis, Dependent Variable: ‘No Harm, No Foul’

Independent Variable	DV: Self-Righteousness				DV: ‘No Harm, No Foul’			
	Coeff	SE	<i>t</i>	<i>p</i>	Coeff	SE	<i>t</i>	<i>p</i>
Constant	3.648	0.703	5.189	< 0.001	2.371	0.588	4.035	<0.001
Extrinsic Religiosity (X)	0.109	0.101	1.075	0.284	-0.118	0.081	-1.448	0.149
Ethnocentrism (W)	-1.558	0.665	-2.343	0.020	---	---	---	---
X × W	0.444	0.127	3.488	0.001	---	---	---	---
Intrinsic Religiosity	0.142	0.082	1.741	0.083	-0.066	0.076	-0.865	0.388
Political Ideology	0.139	0.067	2.082	0.039	0.026	0.062	0.414	0.679
Age	-0.048	0.014	-3.470	0.001	-0.009	0.013	-0.652	0.515
Gender	-0.271	0.223	-1.216	0.226	0.163	0.205	0.794	0.428
Self-Righteousness	---	---	---	---	0.729	0.063	11.562	< 0.001
Model Summary	$R^2 = 0.346, F(7,194) = 14.648, p < 0.001$				$R^2 = 0.455, F(6,195) = 27.147, p < 0.001$			

Indirect Effects of Extrinsic Religiosity on ‘No Harm, No Foul’ Through Self-Righteousness				
	Effect	Boot SE	Boot LLCI	Boot ULCI
Low Ethnocentrism	0.080	0.090	-0.084	0.270
High Ethnocentrism	0.404*	0.095	0.214	0.593

Direct Effects of Extrinsic Religiosity on ‘No Harm, No Foul’					
Effect	SE	<i>t</i>	<i>p</i>	LLCI	ULCI
-0.118	0.081	-1.448	0.149	-0.278	0.043

* Bootstrap confidence interval for the indirect effect does not include zero.